



USDA Rural Housing Mortgage Holder Assistance for the Gulf States

At the direction of President Obama, USDA is closely coordinating with other federal departments to meet the immediate and long-term needs of States affected by the Gulf oil events. The federal government's effort is being led by National Incident Commander Admiral Thad Allen.

While the full impact of the events on the regional economy of the Gulf States is not known yet, USDA continues to communicate with state officials in the affected region to ensure that their needs are met and USDA services are not interrupted. USDA continues to closely monitor the situation and is providing support to the response efforts such as personnel and resources.

USDA shares the Gulf States' concern for the impact the recent events could have on the financial needs of affected families.

Agriculture Secretary Vilsack has pledged USDA's support and use of all available options to ease financial burdens of rural low-income people in the area, not only for those affected by the oil spill, but all low-income people in those States.

USDA Rural Development's Rural Housing Service (RHS) can respond rapidly and effectively to economic downturns and disruptions; USDA will continue to work with RHS borrowers to identify options and waivers available to improve access to needed mortgage assistance.

To respond to customers' requests, concerns and questions regarding the servicing of their existing **Direct loans**, if they have been adversely impacted by Deepwater Horizon events, or to request a moratorium, the borrower can contact the Centralized Servicing Center (CSC) and mention Deepwater Horizon in the conversation with the representative.

To contact CSC, borrowers may call toll free at 1-800-793-8861, TDD: 1-800-438-1832, and the mailing address is USDA Rural Development, Centralized Servicing Center, P. O. Box 66889, St. Louis, MO 63166. The CSC is open from 7 a.m. to 9 p.m. Central Standard Time, Monday through Thursday, 7 a.m. to 5 p.m. Friday and 7 a.m. to 1 p.m. Saturday.

Existing **Guaranteed Loan** program borrowers need to initiate contact with their lender to determine eligibility for loss mitigation. Rural Development encourages approved Single Family Housing Guaranteed lenders/servicers to exercise loss mitigation techniques to the fullest extent possible.